

VERSION WITH MARKINGS TO SHOW CHANGES MADE

25. (Once Amended Herein) A method for linking a plurality of financial records to create a group, said financial records corresponding to a plurality of financial transaction accounts spanning at least first and second financial transaction products, which comprises the steps of:

identifying **[providing a first account holder having]** a first financial transaction account and a first account financial record, said first account having a first financial transaction product with a first set of terms and conditions whereby said first set of terms and conditions govern the use of said first financial transaction product;

identifying **[providing a second account holder having]** a second financial transaction account and a second account financial record, said second account having a second financial transaction product with a second set of terms and conditions independent of said first set of terms and conditions whereby said second set of terms and conditions govern the use of said second financial transaction product;

providing a group master data record;

providing a link for applying financial data from said account financial records to said group master data record; **[and]**

applying financial data from said account financial records to said group master data record; and

wherein the first financial transaction account is processed independent of the second financial transaction account.

Claims 26-29 are canceled herein without prejudice.

--30.(Added Herein) A method for linking two or more distinct financial records to create a group that facilitates group level processing while allowing individual processing of the distinct financial records, the method comprising:

identifying a first financial record associated with a first product, wherein individual processing of the first financial record is at least partially controlled by a first processing control;

identifying a second financial record associated with a second product, wherein individual processing of the second financial record is at least partially controlled by a second processing control;

creating a group master record, wherein the group master record associates the first financial record and the second financial record;

defining at least one group processing control, wherein the group processing control is used in conjunction with at least the second processing control to provide group level processing; and

wherein the first financial record is processed independent of the second financial record, and wherein the group master record facilitates group level processing in accordance with the group processing control.

31. (Added Herein) The method of claim 30, the method further comprising:

defining at least one group relationship control, wherein the group relationship control at least partially controls an interaction between the second financial record and the group master record.

32. (Added Herein) The method of claim 30, wherein using the group processing control in conjunction with the first processing control comprises, overriding the first processing control.

33. (Added Herein) The method of claim 30, wherein the first processing control comprises a settlement rule specific to the first financial record.

34. (Added Herein) The method of claim 31, wherein the first financial record is associated with a contact information, and wherein the contact information designates a group owner.

35. (Added Herein) The method of claim 34, wherein the first financial record is a key account that operates to link the group owner to the group master record.

36. (Added Herein) The method of claim 30, wherein the group master record comprises one or more data elements selected from a group consisting of:

- a group credit line;
- a history of current group members;
- a history of former group members;
- an aggregate financial amount comprised of financial amounts associated with the first and second financial records in the group;
- a set of component financial amounts associated with the first and second financial records in the group;
- a demographic of users associated with the first and second financial records;
- a cycle code; and
- a collection identification.

37. (Added Herein) The method of claim 31, wherein the group relationship control includes at least one option selected from a group consisting of: an option for statement generation, an option for communication with one or more users associated with the first or second financial records, and an option for pooling rewards associated with activity occurring in relation to the first or second financial records.

38. (Added Herein) The method of claim 31, wherein the group relationship control includes at least one option selected from a group consisting of: an

option governing authorization of transactions associated with the first or second financial records, an option governing distribution of payments received to one or both of the first financial record and the second financial record, an option indicating a liable party associated with the first financial record, and an option indicating a liable party associated with the first financial record.

39. (Added Herein) The method of claim 38, wherein the group processing control includes at least one option selected from a group consisting of: an option governing authorization of transactions associated with the first or second financial records, and an option governing distribution of payments received to one or both of the first financial record and the second financial record.

40. (Added Herein) The method of claim 31, wherein the group relationship control indicates a first user is liable for both the first financial record and the second financial record, the method further comprising:

modifying the group relationship control to indicate that a second user is at least jointly liable for the second financial record.

41. (Added Herein) The method of claim 30, wherein the first product and the second product are selected from a group consisting of: a revolving financial account, a recurring financial account, and a fixed financial account.

42. (Added Herein) The method of claim 41, wherein the second product is a utility bill.

43. (Added Herein) The method of claim 30, wherein the first product is a credit card product.

44. (Added Herein) The method of claim 30, wherein the first product is a loan.

45. (Added Herein) The method of claim 30, wherein the first product is a first credit card product, and wherein the second product is a second credit card product.

46. (Added Herein) The method of claim 30, wherein the group processing control includes a first group processing option that interacts with the first processing control, and a second group processing option that interacts with the second processing control, and wherein the first group processing option is independent from the second group processing option.

47. (Added Herein) The method of claim 30, the method further comprising:
disassociating the second financial record from the group master record;
and
modifying the group processing control to reflect the disassociation of the second financial record.

48. (Added Herein) The method of claim 30, wherein the group master record further includes a group identifier and group aggregate data.

49. (Added Herein) The method of claim 30, the method further comprising:
determining whether the second financial record satisfies a business rule.

50. (Added Herein) The method of claim 31, wherein the group master record is a first group master record, the method further comprising:

identifying a third financial record associated with a third product,
wherein individual processing of the third financial record is at least partially controlled
by a third processing control;

identifying a fourth financial record associated with a fourth product,
wherein individual processing of the fourth financial record is at least partially controlled
by a fourth processing control;

creating a second group master record, wherein the second group master
record associates the third financial record and the fourth financial record; and

defining a relationship control between the third financial record and the
second group master record based on a fixed set of processing rules applied to both the
first group master record and the second group master record.

51. (Added Herein) The method of claim 31, wherein the group master
record is a first group master record, the method further comprising:

identifying a third financial record associated with a third product,
wherein individual processing of the third financial record is at least partially controlled
by a third processing control;

identifying a fourth financial record associated with a fourth product,
wherein individual processing of the fourth financial record is at least partially controlled
by a fourth processing control;

creating a second group master record, wherein the second group master
record associates the third financial record and the fourth financial record; and

defining a group relationship control between the third financial record
and the second group master record, wherein a relationship between the first financial
record and the first group master record is defined using rules that are distinct from rules
used to define a relationship between the third financial record and the second group
master record.

52. (Added Herein) The method of claim 34, the method further comprising:

identifying a third financial record associated with a third product, wherein individual processing of the third financial record is at least partially controlled by a third processing control;

modifying the group master record to identify the third financial record;

and

modifying the group relationship control to define a relationship between the third financial record and the group master record, wherein the group processing control indicates that the second financial record is related to the group for a first purpose and the third financial record is related to the group for a second purpose.

53. (Added Herein) The method of claim 52, wherein the first purpose is to share liability with the group owner, and wherein the second purpose is to provide communications in relation to the third financial record to the group owner.

54. (Added Herein) The method of claim 52, the method further comprising:

maturing the second financial record within the group master record, wherein the group relationship control indicates that the second financial record is related to the group master record for the second purpose.

55. (Added Herein) The method of claim 30, wherein identifying a first financial record further comprises:

creating the first financial record.

56. (Added Herein) The method of claim 30, wherein the first and second processing controls are each comprised of a plurality of processing rules.

57. (Added Herein) The method of claim 30, wherein a group owner record designating a group owner unrelated to the first financial record or the second financial record is incorporated into the group master record.

58. (Added Herein) A method for creating an account group, wherein group level processing of transactions associated with the group of accounts and account level processing of individual account within the account group is possible, the method further comprising:

- identifying a first account, wherein individual processing of the first account is at least partially controlled by a first processing control, and wherein the first financial account is associated with a contact information;

- identifying a second account, wherein individual processing of the second account is at least partially controlled by a second processing control;

- determining whether the first account and the second account satisfy a business rule, wherein the business rule includes one or more rules selected from a group consisting of:

- either or both of the first account and the second account must be amenable to including a primary owner associated with the other account as the primary owner of a group including the first and second accounts,

- either one or both of the first account and the second account must include a dependent strategy associated therewith,

- where the first account and the second account are serviced using a common statement, the first and second accounts must share a common cycle code,

- the first account cannot be associated with both a first and a second product,

- the second account cannot be associated with both a first and a second product,

- the first account and the second account must share a common issuer number,

the first account cannot be the subject of a combine transfer account with the second account,

the first account cannot have a commercial card relationship,
the second account cannot have a commercial card relationship,
and

either one or both of the first account and the second account must be associated with a non-bankrupt owner;

creating a group master record, wherein the master data group includes a link to both the first account and the second account, and wherein a user designated by the contact information is identified as a group owner;

defining a group processing control, wherein the group processing control is used in conjunction with the first processing control and the second processing control to provide group level processing; and

wherein the first financial record is processed independent of the second financial record, and wherein the group master record facilitates group level processing in accordance with the group processing control.

59. (Added Herein) The method of claim 57, wherein the processing option indicates a first user is liable for both the first account and the second account, the method further comprising:

modifying the group processing control to indicate the second user is at least jointly liable for the second account.

60. (Added Herein) The method of claim 57,
identifying a third account, wherein individual processing of the third account is at least partially controlled by a third processing control;
modifying the group master record to link the third account; and
modifying the group processing control to define a relationship between the third account and the group master record, wherein the group processing control

indicates that the second account is related to the group for a first purpose and the third account is related to the group for a second purpose.

61. (Added Herein) The method of claim 59, wherein the first purpose includes sharing liability with the group owner, and wherein the second purpose includes providing communications in relation to the third account to the group owner.

62. (Added Herein) A method for creating a group of accounts that span a plurality of products, the method comprising:

opening a first account associated with a first product, wherein a primary owner is associated with the first account;

receiving information about a second account associated with a second product;

determining whether the second account satisfies a business rule;

creating a master group record, wherein the master group record includes a link to both the first account and the second account;

determining a processing option governing transactions related to the first account and the second account, wherein the processing option is based at least in part on one or more parameters associated with either or both of the first account and the second account; and

updating the master group record to include the processing option.--